

FILED
11/17/21 10:34 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In re:
MICHELE M. FABRIS

Case No. 16-11019TPA
Chapter 13

Debtor(s)
Ronda J. Winnecour, Trustee
Movant

Related to Document No. 76

vs.
MICHELE M. FABRIS

Respondent(s)

ORDER

AND NOW, this 12th day of November, 2021, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED**, **ADJUDGED and DECREED**:

- ☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.
- ☒ This case is **DISMISSED**, without prejudice.

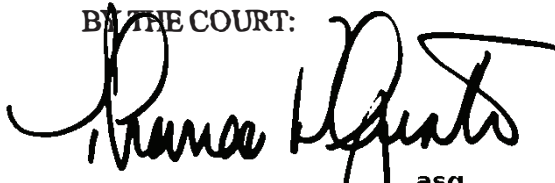
If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.

- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$_____ portion of the original filing fee.
- E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:
- (1) the time deadline provided by state law; or
 - (2) 30 days after the date of this notice.

- ☐ This case is not dismissed. The plan term is extended to a total of __ months; the monthly plan payment amount is changed to \$_____ effective_____.
- ☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed ____ with / ____ without prejudice, without further notice or hearing.
- ☐ Other: _____

BEFORE THE COURT:



asg
United States Bankruptcy Judge

In re:
Michele M. Fabris
Debtor

Case No. 16-11019-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 17, 2021

User: bsil
Form ID: pdf900

Page 1 of 4
Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2021:

Recip ID	Recipient Name and Address
db	++ Michele M. Fabris, 699 Blossom Tree Rd, Culpepper, VA 22701-2143
cr	+ Farmers National Bank of Emlenton, 612 Main St, PO Drawer D, Emlenton, PA 16373-0046
14310386	+ AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
14310387	+ Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14310389	+ Boscov's, P.O. Box 17642, Baltimore, MD 21297-1642
14310392	+ CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14310410	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218
14310393	+ CNAC Finance Co., 7550 Leavitt Road, Amherst, OH 44001-2702
14345359	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14310394	+ Collection Service Center, 839 5th Avenue, P.O. Box 560, New Kensington, PA 15068-0560
14310400	+ DuBois Dermatology & Cosmetics, 105 Beaver Drive, #200, Du Bois, PA 15801-2515
14310402	+ Elk Regional Health Center, Attn: Cashier, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14310403	+ Elk Regional Physicians Group, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14310405	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, Fifth Third Bank, Corporate Office, 38 Fountain Square Plaza, Cincinnati, OH 45263
14310404	+ Farmer's National Bank, Brookville Office, 263 Main Street, Brookville, PA 15825-1250
14318548	+ Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14343650	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14310409	+ Holiday Financial Services, 89 W. Main Street, Ridgway, PA 15853-1633
14310411	+ I.C. System, Inc., 444 Highway 96 East, P.O. Box 64437, Saint Paul, MN 55164-0437
14310412	+ Jason D. Nedzinski, D.M.D., P.C., 1082 South Michael Road, Suite 2, Saint Marys, PA 15857-3003
14310414	+ Keystone Rural Health, 90 East Second Street, Emporium, PA 15834-1302
14310416	+ Life's Journey, 190 West Park Avenue, Suite 9, Du Bois, PA 15801-2277
14310418	+ Medcredit Corporation, P.O. Box 580381, Charlotte, NC 28258-0381
14310421	+ Nationwide Insurance Headquarters, One Nationwide Plaza, Columbus, OH 43215-2239
14310424	+ Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
14310425	+ Penn Highlands DuBois, 1605 N. Cedar Crst Blvd Ste 110B, Allentown, PA 18104-2351
14310426	+ Penn Highlands Elk, P.O. Box 6195, Reading, PA 19610-0195
14310427	+ Penn Highlands Physician Network, 1605 N. Cedar Crest Blvd. Suite 110B, Allentown, PA 18104-2351
14310428	+ Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893
14310430	+ R & R Radiology, 809 Turnpike Avenue, Clearfield, PA 16830-1232
14310431	++ RENT RECOVERY SOLUTIONS, 1945 THE EXCHANGE, SUITE 120, ATLANTA GA 30339-2062 address filed with court:, Rent Recovery Solutions, 2814 Spring Road, Suite 301, Atlanta, GA 30339
14310432	Sandra E. Ross, Johnsonburg, PA 15845
14310433	+ Schumacher Group, Return Mail Processing, P.O. Box 770, Larkspur, CO 80118-0770
14310441	+ UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 34

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 17 2021 23:40:26	Capital One Auto Finance, a division of Capital

District/off: 0315-1

User: bsil

Page 2 of 4

Date Rcvd: Nov 17, 2021

Form ID: pdf900

Total Noticed: 76

			On, c/o Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2021 23:40:26	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bncmail@w-legal.com	Nov 17 2021 23:32:00	Synchrony, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14310388	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 17 2021 23:40:27	Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
14363180	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2021 23:32:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14310398	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2021 23:32:00	CP/Bon Ton, P.O. Box 182789, Columbus, OH 43218-2789
14310390	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Nov 17 2021 23:40:21	Capital One Auto Finance, 3905 Dallas Pkwy, Plano, TX 75093-7892
14763929	+ Email/PDF: ebn_ais@aisinfo.com	Nov 17 2021 23:40:21	Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14331247	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 17 2021 23:40:26	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
14310391	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 17 2021 23:40:31	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14310395	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2021 23:32:00	Comenity - The Buckle, P.O. Box 659704, San Antonio, TX 78265-9704
14310396	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2021 23:32:00	Comenity-Peebles, P.O. Box 659465, San Antonio, TX 78265-9465
14310397	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2021 23:32:00	Comenity-Victoria's Secret, P.O. Box 659728, San Antonio, TX 78265-9728
14310399	+ Email/Text: bankruptcy_notifications@ccsusa.com	Nov 17 2021 23:32:00	Credit Collection Services, 2 Wells Avenue, Newton Center, MA 02459-3225
14310417	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 17 2021 23:40:32	Macy's Visa, P.O. Box 183084, Columbus, OH 43218
14310401	+ Email/Text: kroselli@countyofelkpa.com	Nov 17 2021 23:32:00	Elk County Tax Claim Bureau, 250 Main Street, P.O. Box 448, Ridgway, PA 15853-0448
14310407	Email/Text: jwalsh@fcbanking.com	Nov 17 2021 23:32:00	First Commonwealth Bank, Central Offices, Philadelphia and 6th Streets, P.O. Box 400, Indiana, PA 15701
14310408	+ Email/Text: bankruptcy.notices@hdfsi.com	Nov 17 2021 23:32:00	Harley-Davidson Credit Corp., Attn: Customer Service, P.O. Box 22048, Carson City, NV 89721-2048
14310406	Email/Text: bnc-bluestem@quantum3group.com	Nov 17 2021 23:32:00	Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395
14310413	+ Email/Text: rcorbett@kanehospital.org	Nov 17 2021 23:32:00	Kane Community Hospital, 4372 Route 6, Kane, PA 16735-3099
14310415	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 17 2021 23:32:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
14310419	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2021 23:32:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14356690	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2021 23:32:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14310420	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2021 23:32:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

District/off: 0315-1

User: bsil

Page 3 of 4

Date Rcvd: Nov 17, 2021

Form ID: pdf900

Total Noticed: 76

14310422	+ Email/Text: electronicbkydocs@nelnet.net	Nov 17 2021 23:32:00	Nelnet Loan Services, 3015 S Parker Road, Suite 425, Aurora, CO 80014-2904
14310423	+ Email/PDF: cbp@onemainfinancial.com	Nov 17 2021 23:40:30	OneMain Financial, c/o Care Department, 6801 Colwell Boulevard, Irving, TX 75039-3198
14332317	+ Email/PDF: cbp@onemainfinancial.com	Nov 17 2021 23:40:26	Onemain, 605 Munn Road, FT Mill, SC 29715-8421
14310429	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2021 23:40:26	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14639535	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2021 23:40:26	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14334791	Email/Text: bnc-quantum@quantum3group.com	Nov 17 2021 23:32:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14356284	Email/Text: bnc-quantum@quantum3group.com	Nov 17 2021 23:32:00	Quantum3 Group LLC as agent for, CASCADE CAPITAL LLC SERIES C, PO Box 788, Kirkland, WA 98083-0788
14312732	Email/Text: bnc-quantum@quantum3group.com	Nov 17 2021 23:32:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14341998	Email/Text: bnc-quantum@quantum3group.com	Nov 17 2021 23:32:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14310435	Email/Text: amieg@stcol.com	Nov 17 2021 23:32:00	State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716
15015167	+ Email/Text: bncmail@w-legal.com	Nov 17 2021 23:32:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14310434	+ Email/Text: bankruptcy@sccompanies.com	Nov 17 2021 23:32:00	Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
14310436	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2021 23:40:30	Syncb/TJX Rewards, P.O. Box 530949, Atlanta, GA 30353-0949
14310437	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2021 23:40:30	Synchrony Bank/AEO, P.O. Box 530942, Atlanta, GA 30353-0942
14310438	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2021 23:40:30	Synchrony Bank/Care Credit, P.O. Box 960061, Orlando, FL 32896-0061
14310439	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2021 23:40:30	Synchrony Bank/Old Navy, P.O. Box 530942, Atlanta, GA 30353-0942
14310440	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2021 23:40:30	Synchrony Bank/Q Card, P.O. 965060, Orlando, FL 32896-5060
14319124	+ Email/Text: electronicbkydocs@nelnet.net	Nov 17 2021 23:32:00	U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Harley-Davidson Credit Corp
14643228	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14368234	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: bsil

Page 4 of 4

Date Rcvd: Nov 17, 2021

Form ID: pdf900

Total Noticed: 76

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Michele M. Fabris thedebterasers@aol.com
Michael W. Sloat	on behalf of Creditor Farmers National Bank of Emlenton mike@lkslaw.us scott@lkslaw.us
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5